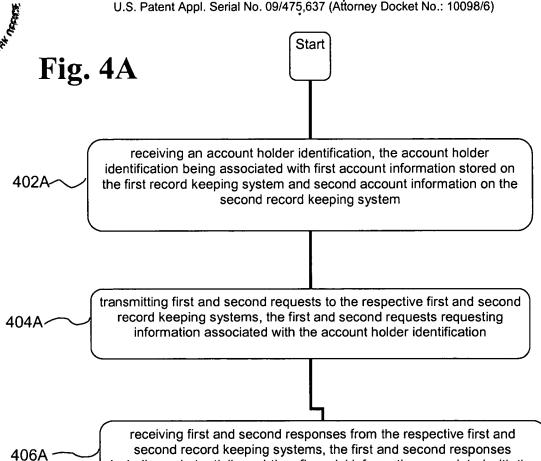


Patent Application or: SIMULTANEOUS REAL-TIME ACCESS TO FINANCIAL INFORMATION Inventor(s): Robert L. Tritt, Kyle M. Mallot, Todd P. Glasgow, Bradley C. Glascock, Scott A. Hawkins U.S. Patent Appl. Serial No. 09/475,637 (Attorney Docket No.: 10098/6)

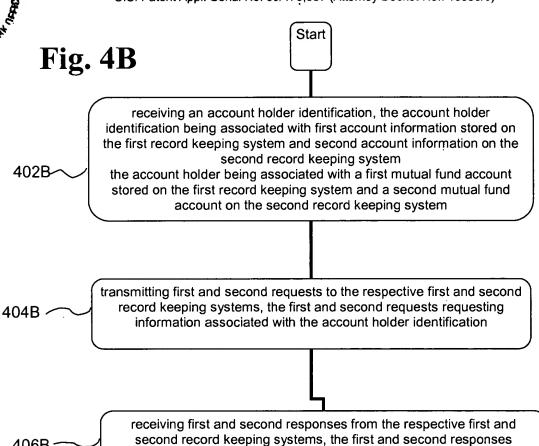


including substantially real-time financial information associated with the account holder identification



406B

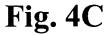
Patent Applications or: SIMULTANEOUS REAL-TIME ACCESS TO FINANCIAL INFORMATION Inventor(s): Robert L. Tritt, Kyle M. Mallot, Todd P. Glasgow, Bradley C. Glascock, Scott A. Hawkins U.S. Patent Appl. Serial No. 09/475,637 (Attorney Docket No.: 10098/6)



including substantially real-time financial information associated with the account holder identification



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Start

402C~

receiving an account holder identification, the account holder identification being associated with first account information stored on the first record keeping system and second account information on the second record keeping system

404C

transmitting first and second requests to the respective first and second record keeping systems, the first and second requests requesting information associated with the account holder identification the transmitting based on a cross reference of account holder identification to record keeping systems

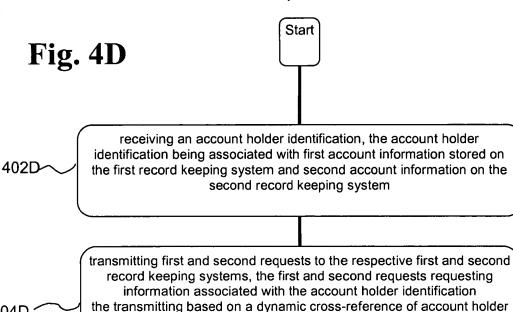
406C -



404D

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receiving first and second responses from the respective first and second record keeping systems, the first and second responses including substantially real-time financial information associated with the account holder identification

identification to record keeping systems



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Fig. 4E

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receiving an account holder identification, the account holder identification being associated with first account information stored on the first record keeping system and second account information on the second record keeping system

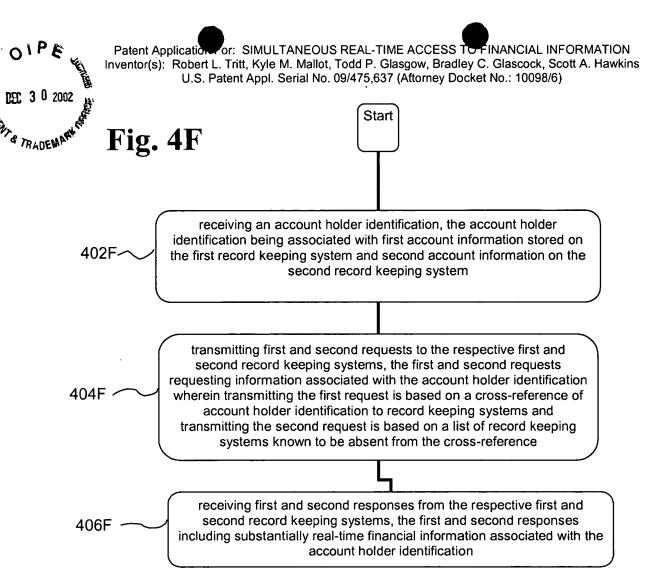
404E

transmitting first and second requests to the respective first and second record keeping systems, the first and second requests requesting information associated with the account holder identification

406E -

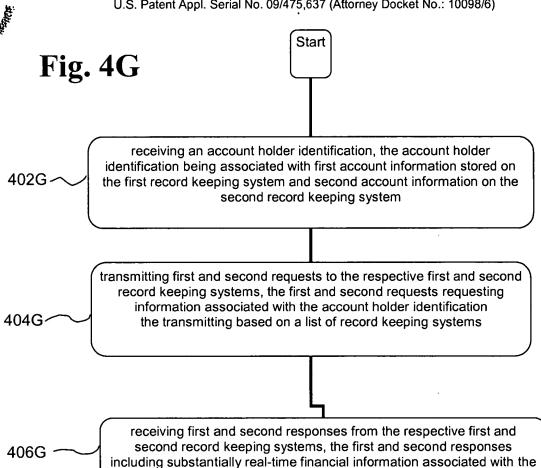
receiving first and second responses from the respective first and second record keeping systems, the first and second responses including substantially real-time financial information associated with the account holder identification

updating the cross-reference of account holder identification to record keeping systems based on the first and second responses

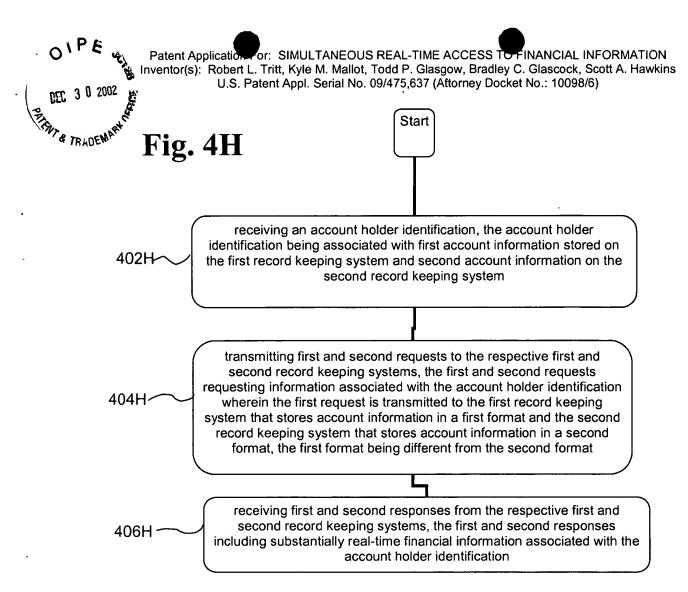




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account holder identification



DEE 3 0 2002 E

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Fig. 4I

Start

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receiving an account holder identification, the account holder identification being associated with first account information stored on the first record keeping system and second account information on the second record keeping system

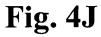
transmitting first and second requests to the respective first and second record keeping systems, the first and second requests requesting information associated with the account holder identification wherein the first request is transmitted to the first record keeping system that stores account information in a first format and the second record keeping system that stores account information in a second format, the first record keeping system being operated by a different entity then second record keeping system.

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Start

402J~

receiving an account holder identification, the account holder identification being associated with first account information stored on the first record keeping system and second account information on the second record keeping system

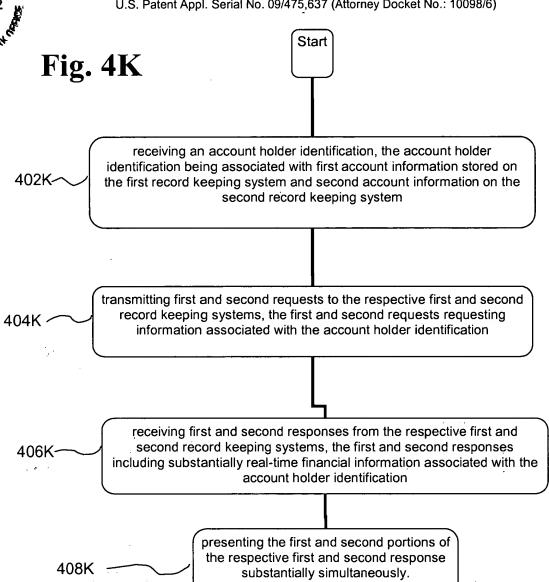
404J

transmitting first and second requests to the respective first and second record keeping systems, the first and second requests requesting information associated with the account holder identification; transmitting the first action requesting a status of the first and second financial account

406J -

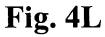


Patent Application For: SIMULTANEOUS REAL-TIME ACCESS TO FINANCIAL INFORMATION Inventor(s): Robert L. Tritt, Kyle M. Mallot, Todd P. Glasgow, Bradley C. Glascock, Scott A. Hawkins U.S. Patent Appl. Serial No. 09/475,637 (Attorney Docket No.: 10098/6)





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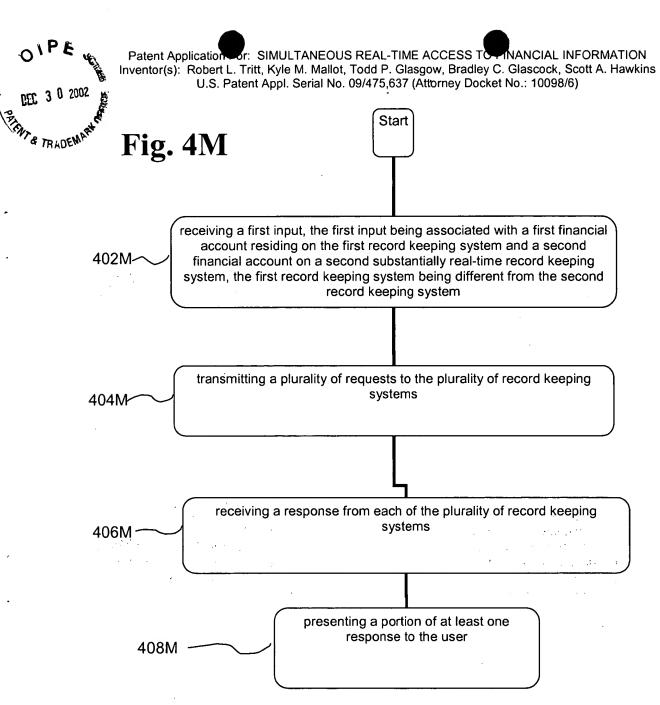
402L~

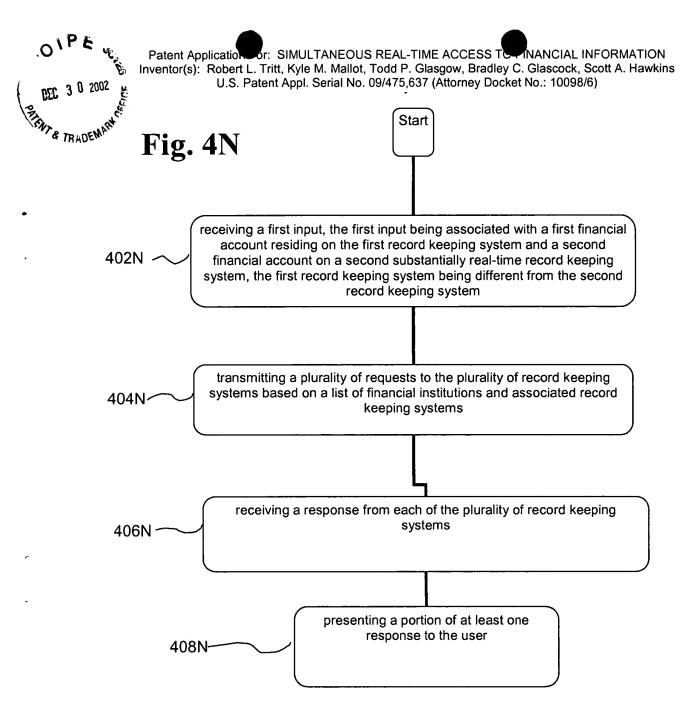
receiving an account holder identification, the account holder identification being associated with first account information stored on the first record keeping system and second account information on the second record keeping system receiving a first user identification

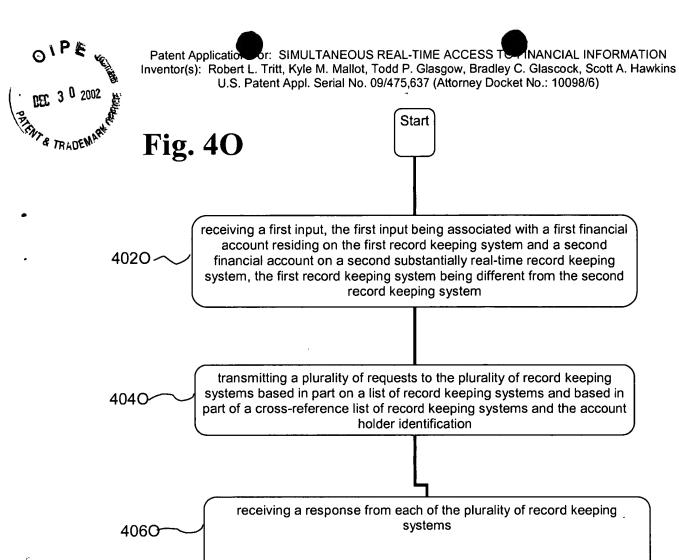
404L~~

transmitting first and second requests to the respective first and second record keeping systems, the first and second requests requesting information associated with the account holder identification transmitting a second user identification with the first request, the first user identification being different from the second user identification

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presenting a portion of at least one response to the user

